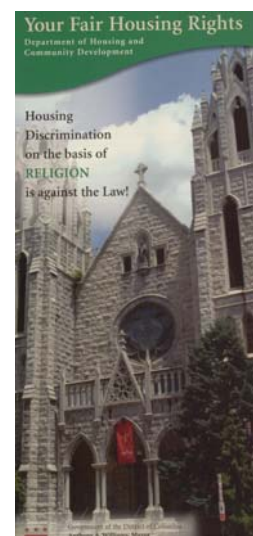
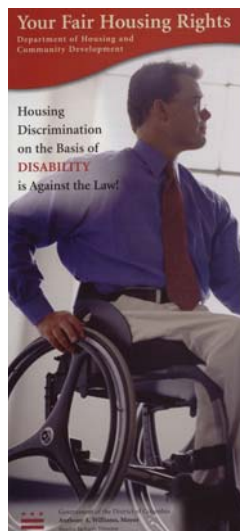


Equal Opportunity and Fair Housing



Equal Opportunity and Fair Housing



The Department of Housing and Community Development instituted a Fair Housing and Equal Opportunity Program in 2001 as part of its goals under its consolidated plan and recommendations from the Regional Analysis of Impediments to Fair Housing study completed in 1996. In an effort to ensure that DHCD's programs adhered to fair housing, accessibility, and equal opportunity rules and regulations, it contracted a Fair Housing Program Coordinator to lead this effort. A key responsibility under this designation is to oversee the agency's adherence to local and federal legislation, rules, and regulations governing the agency's programs and expenditures as well as its subrecipients' adherence to federal equal opportunity funding regulations.

Beginning in 2001 and continuing through 2004, DHCD has been awarded three competitive fair housing grants to provide education and outreach to District residents, particularly residents with special

needs and who have limited English proficiency (LEP). These grants facilitated the agency's completion of six brochures; five that inform the public about their fair housing rights and responsibilities, and one that informs the public about the steps to homeownership, and the various fair housing safeguards at each step. These brochures are available in Spanish, Traditional Chinese, Vietnamese, and Amharic.

The DHCD is proud of the following accomplishments of its Fair Housing Program:

- Has held five (5) annual Fair Housing Symposiums, the most recent one in April 2006. The event targeted community based service providers, the real estate industry-- particularly property managers--and District residents. Prior to 2006, this effort was a partnership between the District government (DHCD and the Office of Human

Rights) and the non-profit, fair housing advocacy sector represented by the Equal Rights Center. The 2006 Symposium was a joint effort between DHCD, the DC Housing Finance Agency and the DC Housing Authority.

- Conducted community fair housing training workshops throughout the city in partnership with community-based organizations during Fair Housing Month (April).
- Executed and oversaw its HUD awarded grant—the “Fair Housing Initiatives Program-Education and Outreach Initiative (FHIP-EOI) Homeownership Component Funding Program.”
- Produced “Your Fair Housing Right to Homeownership” brochure to educate prospective homebuyers on the process of homebuying and the fair housing “red flags” they should be aware of at each step of the process. Lower-income and LEP residents facing barriers to housing choice are helped to overcome poor credit histories and improve personal financial management practices to prepare for homeownership.
- Distributed program and fair housing brochures in various LEP languages when canvassing District neighborhoods for housing-related issues through the Department’s Neighborhood Service Coordinators.
- Completed HUD’s Section 504 Accessibility Compliance contract with University Legal Services to ensure that current DHCD pipeline and prior multi-family projects comply with mandatory Section 504 accessibility rules and regulations.
- Provided training to program and project sub-recipients to ensure Department-wide compliance with federal funding regulations and increase accessibility for residents. Training included fair housing and accessibility guidelines, equal opportunity rules and regulations, Section 504, and the Uniform Federal Accessibility Standards (UFAS).
- Contracted with The Urban Institute to complete the “2005 Analysis of Impediments to Fair Housing Choice.” This document details private sector, governmental, and legislative obstacles faced by District residents. These obstacles include rules, regulations, business practices, laws, policies, legislation, and other factors.
- Consistently excels in compliance with regulations of the D.C. Language Access Act of 2004. This law provides for greater accessibility to District government programs by LEP residents, which in the District, includes the following language groups: Spanish, Chinese, Vietnamese and Amharic.



New Initiatives

American Dream Downpayment Initiative

The American Dream Downpayment Initiative (ADDI) was introduced in FY 2006. The purpose of ADDI is to assist low-income families to become first-time homebuyers. A maximum of \$10,000 is available for down payment assistance. The assistance is a loan with 0% interest with payments deferred for as long as the homebuyer occupies the home as principal residence. The loan is payable in full if the resident moves or upon sale or transfer of the property.

The eligibility is the same as our Home Purchase Assistance Program (HPAP).

Site Funding Acquisition Initiative

The Site Acquisition Funding Initiative, which was implemented in FY 2005, seeks to leverage DHCD funds from the Housing Production Trust Fund (HPTF) with private monies to provide non-profit developers quick and easy access to acquisition funding. This will allow these developers to compete in the District's real estate market. Developers can utilize SAFI funds for multi-family ventures that included at least 10 units for development as rental housing (except for special needs housing, which shall be at least five units), or at least five units for development as ownership housing.

DHCD initially selected three lenders for SAFI: Unitarian Universalist Affordable Housing Corporation, Enterprise Housing Financial Services, and City First Bank of the District of Columbia. Each were awarded a \$5 million Master Loan. The lenders leverage that funding with its own capital, at a match of at least one-to-one, to offer below-market interest rate site acquisition and pre-development loans to pre-qualified, non-profit housing developers for eligible projects in the District of Columbia. They will also market, underwrite, originate, and service the loans. Two new lenders, Cornerstone, Inc. and the Washington Area Affordable Housing Trust Fund, were added in FY 2006.

Anacostia Gateway

The Anacostia Gateway, located in historic Anacostia, will include the construction of a three-story, retail/office building at the corner of Good Hope Road and Martin Luther King, Jr., Avenue. The first floor will consist of retail space and the two upper floors will contain office space. The Anacostia Economic Development Corporation will develop the building as a parallel, complementary element to the new District Department of Transportation building scheduled for construction on the remaining northern portion of the Gateway. DHCD has contributed over \$1,000,000 in development costs to help fund this \$18,000,000 project.

Financials

DHCD uses its funding to accomplish its mission, focusing on:

1. Increasing home ownership opportunities;
2. Increasing the supply of affordable housing for renters and owners; and
3. Supporting neighborhood revitalization for low-to-moderate income residents.

DHCD uses three different sources of funds: Federal, Locally Appropriated and Other (O-Type) funding.

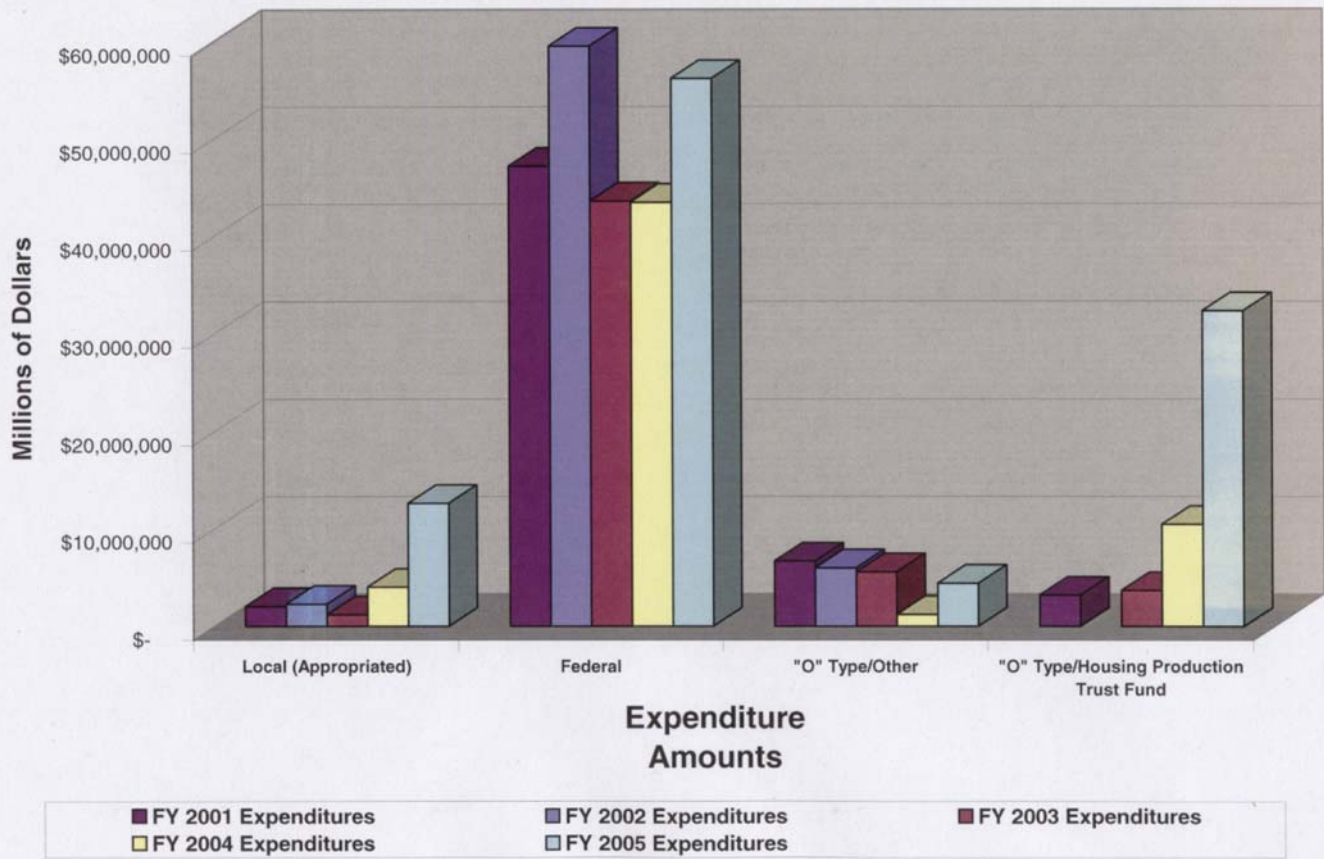
The Federal share of funds consists largely of Community Development Block Grant (CDBG) and Home Investments Partnerships (HOME) Program funding. The District receives two other entitlement grants, the Emergency Shelter Grant and the Housing Opportunities for Persons with HIV/AIDS (HOPWA) Grant. In addition to entitlement grants, DHCD received two competitive HUD grants for FY 2004-2007 for lead hazard control and reduction.

The non-federal share of DHCD's funding includes Locally Appropriated Funds and Special Purpose Revenue Funds, or O-Type Funding. Locally Appropriated Funds are used primarily to fund agency overhead and certain activities that are not eligible under federal sources. Special Purpose Revenue Funds, or "O-Type funding, include the Housing Production Trust Fund and Home Purchase Assistance Program repayments.

The spending for FY 2001-2005 is on the next page. The spending for our major funding sources, CDBG, HOME and Housing Production Trust Fund, is on the following page.



**DHCD Expenditures by Funding Sources
FY 2001 - 2005**

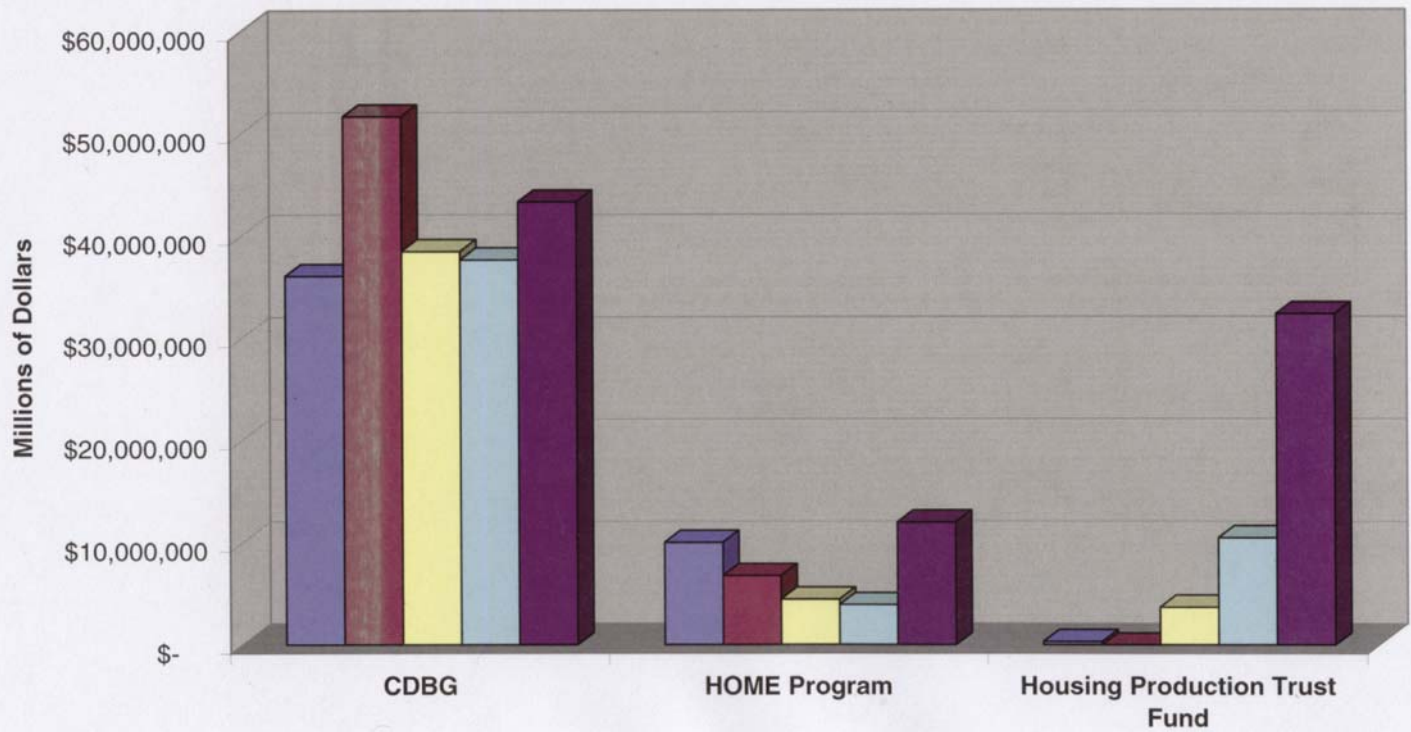


Funding Source	FY 2001 Expenditures	FY 2002 Expenditures	FY 2003 Expenditures	FY 2004 Expenditures	FY 2005 Expenditures
Local (Appropriated)	\$2,033,531	\$2,281,670	\$1,200,123	\$4,024,634	\$12,643,623
Federal	47,211,271	59,546,939	43,630,141	43,497,306	56,185,934
"O" Type/Other	6,688,706	5,987,608	5,580,959	1,215,873	4,403,927
"O" Type/Housing Production Trust Fund	3,200,000	-	3,683,784	10,471,835	32,336,722
Total	\$59,133,508	\$67,816,217	\$54,095,007	\$59,209,648	\$105,570,206



Department of Housing and Community Development Expenditures by Major Funding Source

■ FY 2001 Expenditure ■ FY 2002 Expenditure ■ FY 2003 Expenditure ■ FY 2004 Expenditure ■ FY 2005 Expenditure



Funding Source	FY 2001 Expenditures	FY 2002 Expenditures	FY 2003 Expenditures	FY 2004 Expenditures	FY 2005 Expenditures
CDBG	\$36,074,936	\$51,669,831	\$38,486,131	\$37,657,640	\$43,310,311
HOME	10,016,908	6,769,518	4,457,378	3,916,982	11,995,938
Housing Production Trust Fund	3,200,000	-	3,683,784	10,471,835	32,336,722
Total	\$49,291,844	\$58,439,349	\$46,627,293	\$52,046,457	\$87,642,971